

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
Bulletin 2013-06-INS-UPDATED

In the matter of

**Minimum Benefit Levels for Substance Abuse
Coverage under the Michigan Insurance Code**

Issued and entered
this 30th day of April 2013
By R. Kevin Clinton
Director

This bulletin supersedes Bulletin 2012-06-INS, dated March 23, 2012, and Bulletin 2013-06-INS, dated March 18, 2013.

Section 3425 of the Michigan Insurance Code, PA 218 of 1956, MCL 500.3425, requires each insurer offering health insurance policies to provide coverage for intermediate and outpatient care for substance abuse, upon issuance or renewal, in all contracts for group and individual hospital, medical, surgical expense-incurred health insurance policies other than limited classification policies. The coverage shall provide a minimum amount, adjusted annually by March 31st each year, from the original minimum of \$1,500, in accordance with the annual average percentage increase or decrease in the consumer price index (CPI) for the 12-month period ending the preceding December 31st.

The minimum benefit levels for recent years are as follows:

April 1, 2012 through March 31, 2013 ---- \$4,094
April 1, 2011 through March 31, 2012 ---- \$3,969
April 1, 2010 through March 31, 2011 ---- \$3,905
April 1, 2009 through March 31, 2010 ---- \$3,919
April 1, 2008 through March 31, 2009 ---- \$3,774

The new minimum substance abuse benefit level effective April 1, 2013 through December 31, 2013 is \$4,179. PLEASE NOTE: Effective January 1, 2014, the Patient Protection and Affordable Care Act eliminates annual and lifetime dollar limits on certain insurance benefits, including substance abuse benefits. As a result, MCL 500.3425(2), 500.3425(3), 500.3425(5), and 500.3425(7) are preempted by federal law as of January 1, 2014. In addition, all individual and group policies will be required to comply with the federal Mental Health Parity and Addiction Equity Act as of January 1, 2014.

Questions regarding this bulletin should be directed to:

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